

Information to identify the case:

<b>Marisol L Quiles</b>			Social Security number or ITIN: xxx-xx-2343
Debtor 1:	First Name	Middle Name	Last Name
			EIN: _____
Debtor 2:	First Name	Middle Name	Last Name
(Spouse, if filing)			
United States Bankruptcy Court:	District of New Jersey		
Case number:	<b>18-13801-ABA</b>		
			Date case filed in chapter: 13 2/27/18
			Date case converted to chapter: 7 8/15/19

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Marisol L Quiles	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2 Hitchner Ave Bridgeton, NJ 08302	
<b>4. Debtor's attorney</b> Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300
<b>5. Bankruptcy trustee</b> Name and address	Thomas J Subranni Subranni Zauber 1624 Pacific Avenue Atlantic City, NJ 08401	Contact phone (609) 347-7000

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 8/16/19
<b>7. Meeting of creditors</b>	<b>October 21, 2019 at 10:30 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 12/20/19</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Marisol L Quiles  
Debtor

Case No. 18-13801-ABA  
Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 85

Date Rcvd: Aug 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2019.

db +Marisol L Quiles, 2 Hitchner Ave, Bridgeton, NJ 08302-4508  
tr +Thomas J Subbranni, Subbranni Zauber, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958  
517356361 +Allied Account Services, Inc., 422 Bedford Ave., Bellmore, NY 11710-3564  
517356362 #+Allied Interstate, PO Box 361445, Columbus, OH 43236-1445  
517356364 +American Air/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
517356368 +Bank of America, POB 45144, Jacksonville, FL 32232-5144  
517518301 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
517356372 +Big Lots and Overstock, PO Box 659707, San Antonio, TX 78265-9707  
517356374 +Boscov's and Capital Bank/Fore., PO Box 182120, Columbus, OH 43218-2120  
517356381 +Cenlar, POB 77404, Ewing, NJ 08628-6404  
517356386 +Comenity Bank/Victoria's Secret and Venu, PO Box 182789, Columbus, OH 43218-2789  
517463357 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
517984097 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
517356394 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
517517231 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
517356404 +South Jersey FCU, PO Box 37603, Philadelphia, PA 19101-0603  
517356411 +Target, PO Box 1470, Minneapolis, MN 55440-1470  
517356413 +The Home Depot, 3849 S. Delsea Dr., Vineland, NJ 08360-7470  
517549869 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184  
517381495 +U.S. Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002  
517356417 +Ulta, 1135 Arbor Drive, Romeoville, IL 60446-1174  
517356419 +Wawa, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mylawyer7@aol.com Aug 17 2019 00:59:27 Seymour Wasserstrum,  
Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 17 2019 01:00:47 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 17 2019 01:00:44 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517379965 EDI: HNDA.COM Aug 17 2019 04:13:00 Acura Financial Services, National Bankruptcy Center,  
P.O. Box 168088, Irving, TX 75016-8088  
517356360 +EDI: WFNNB.COM Aug 17 2019 04:13:00 Abercrombie & Fitch, PO Box 659728,  
San Antonio, TX 78265-9728  
517356363 +EDI: RMSC.COM Aug 17 2019 04:13:00 Amazon, PO Box 965015, Orlando, FL 32896-5015  
517356365 +EDI: AMEREXPR.COM Aug 17 2019 04:13:00 American Express, PO Box 981537,  
El Paso, TX 79998-1537  
517356366 +EDI: AMEREXPR.COM Aug 17 2019 04:13:00 American Express, PO Box 297879,  
Ft. Lauderdale, FL 33329-7879  
517464320 EDI: BECKLEE.COM Aug 17 2019 04:13:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517356369 EDI: BANKAMER.COM Aug 17 2019 04:13:00 Bank of America, PO Box 982238,  
El Paso, TX 79998  
517445846 EDI: BANKAMER.COM Aug 17 2019 04:13:00 Bank Of America, N.A., PO BOX 31785,  
Tampa, FL 33631-3785  
517356370 +EDI: BANKAMER.COM Aug 17 2019 04:13:00 Bank of America, PO Box 2284,  
Brea, CA 92822-2284  
517356371 +EDI: TSYS2.COM Aug 17 2019 04:13:00 Barclay's Bank Delaware, 125 S. West St.,  
Wilmington, DE 19801-5014  
517356373 +EDI: WFNNB.COM Aug 17 2019 04:13:00 Big Lots Credit Card, PO Box 182120,  
Columbus, OH 43218-2120  
517356383 +EDI: CMIGROUP.COM Aug 17 2019 04:13:00 CMI, 4200 International Pkwy,  
Carrollton, TX 75007-1930  
517356375 +EDI: CAPITALONE.COM Aug 17 2019 04:13:00 Capital One Bank USA, PO Box 30281,  
Salt Lake City, UT 84130-0281  
517356377 +EDI: CAPITALONE.COM Aug 17 2019 04:13:00 Capital One Justice, PO Box 30253,  
Salt Lake City, UT 84130-0253  
517356378 +EDI: CAPITALONE.COM Aug 17 2019 04:13:00 Capital One Retail Services, PO Box 71106,  
Charlotte, NC 28272-1106  
517458870 EDI: BL-BECKET.COM Aug 17 2019 04:13:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
517356379 +EDI: RMSC.COM Aug 17 2019 04:13:00 Care Credit, PO Box 965038, Orlando, FL 32896-5038  
517356380 +EDI: RMSC.COM Aug 17 2019 04:13:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061  
517356382 +EDI: CHASE.COM Aug 17 2019 04:13:00 Chase/Bank One Card Service, PO Box 15298,  
Wilmington, DE 19850-5298  
517356384 +EDI: WFNNB.COM Aug 17 2019 04:13:00 Comenity Bank, PO Box 182789,  
Columbus, OH 43218-2789  
517356385 +EDI: WFNNB.COM Aug 17 2019 04:13:00 Comenity Bank/Express, PO Box 182789,  
Columbus, OH 43218-2789

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517356387 +EDI: WFNNB.COM Aug 17 2019 04:13:00 Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120  
 517356388 +EDI: WFNNB.COM Aug 17 2019 04:13:00 Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003  
 517356390 +EDI: CCS.COM Aug 17 2019 04:13:00 Credit Collection Services, PO Box 55126, Boston, MA 02205-5126  
 517356389 +EDI: CCS.COM Aug 17 2019 04:13:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 517356391 +EDI: RCSFNBMARIN.COM Aug 17 2019 04:13:00 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872  
 517356393 +E-mail/Text: bknotice@ercbpo.com Aug 17 2019 01:00:52 ERC, PO Box 23870, Jacksonville, FL 32241-3870  
 517356392 +EDI: RMSC.COM Aug 17 2019 04:13:00 Ebay, PO Box 960080, Orlando, FL 32896-0080  
 517356395 +EDI: WFNNB.COM Aug 17 2019 04:13:00 Forever 21, PO Box 659820, San Antonio, TX 78265-9120  
 517356396 +EDI: CITICORP.COM Aug 17 2019 04:13:00 Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
 517356397 +EDI: IIC9.COM Aug 17 2019 04:13:00 IC System, PO Box 64437, St. Paul, MN 55164-0437  
 517356398 +E-mail/Text: bncnotices@becket-lee.com Aug 17 2019 00:59:53 Kohl's, PO Box 3115, Milwaukee, WI 53201-3115  
 517494747 EDI: RESURGENT.COM Aug 17 2019 04:13:00 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517356399 +EDI: RMSC.COM Aug 17 2019 04:13:00 Lowe's, PO Box 965005, Orlando, FL 32896-5005  
 517480131 +EDI: MID8.COM Aug 17 2019 04:13:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 517356400 +EDI: TSYS2.COM Aug 17 2019 04:13:00 Macy's, PO Box 8218, Mason, OH 45040-8218  
 517440093 +EDI: CBSMASON Aug 17 2019 04:13:00 Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 517356401 +EDI: CBSMASON Aug 17 2019 04:13:00 Masseys, PO Box 2822, Monroe, WI 53566-8022  
 517356402 +EDI: RMSC.COM Aug 17 2019 04:13:00 Old Navy, PO Box 965005, Orlando, FL 32896-5005  
 517459070 EDI: PRA.COM Aug 17 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 517476066 EDI: PRA.COM Aug 17 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Justice, POB 41067, Norfolk VA 23541  
 517459036 EDI: PRA.COM Aug 17 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
 517356403 +EDI: RMSC.COM Aug 17 2019 04:13:00 Pay Pal, PO Box 965005, Orlando, FL 32896-5005  
 517490446 EDI: Q3G.COM Aug 17 2019 04:13:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 517490444 EDI: Q3G.COM Aug 17 2019 04:13:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 517462756 EDI: Q3G.COM Aug 17 2019 04:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517356405 +E-mail/Text: courts@southjerseyfcu.com Aug 17 2019 01:00:46 South Jersey FCU, PO Box 5530, Deptford, NJ 08096-0530  
 517356406 +EDI: RMSC.COM Aug 17 2019 04:13:00 Syncb/PC Richard, PO Box 965036, Orlando, FL 32896-5036  
 517361403 +EDI: RMSC.COM Aug 17 2019 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517356408 +EDI: RMSC.COM Aug 17 2019 04:13:00 Synchrony Bank, PO Box 965022, Orlando, FL 32896-5022  
 517356407 +EDI: RMSC.COM Aug 17 2019 04:13:00 Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033  
 517356409 +EDI: RMSC.COM Aug 17 2019 04:13:00 Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004  
 517356410 +EDI: RMSC.COM Aug 17 2019 04:13:00 Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013  
 517518712 +E-mail/Text: bncmail@w-legal.com Aug 17 2019 01:01:00 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 517356414 +EDI: RMSC.COM Aug 17 2019 04:13:00 TJX Co., PO Box 965015, Orlando, FL 32896-5015  
 517356415 +EDI: RMSC.COM Aug 17 2019 04:13:00 TJX Rewards, PO Box 530948, Atlanta, GA 30353-0948  
 517356412 +EDI: WFNNB.COM Aug 17 2019 04:13:00 The Childrens Place, PO Box 659820, San Antonio, TX 78265-9120  
 517356416 +EDI: RMSC.COM Aug 17 2019 04:13:00 Toys R Us, PO Box 965001, Orlando, FL 32896-5001  
 517483433 +EDI: AIS.COM Aug 17 2019 04:13:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517356418 +EDI: RMSC.COM Aug 17 2019 04:13:00 Walmart, PO Box 965024, Orlando, FL 32896-5024  
 TOTAL: 63

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517356367\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)  
 517356376\* +Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, \* 2, ## 0

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0